a program adapted to be run on said server to provide access

to the contract account file on the server to the

insured through a communications network to renew the

insurance contract; upon accessing said contract

account file by the insured, said program directing

said server to display to the user through the

communications network at least one question to

determine if a change has occurred with respect to said

insured risk which would affect terms of said contract;

said program prompting said user to provide an answer

to said at least one question; upon receipt of an

answer to said at least one question indicating no

change which would affect the terms of the insurance

contract, said program directing said server to

generate renewal terms for renewal of the insurance

contract and displaying said renewal terms to said user

through the communications network; and said program

prompting the insured to accept the renewal terms

through said server.

11. The computer system as in Claim 10 wherein upon receipt of

acceptance of the renewal terms by the insured through the

server, said program directing said server to generate a

confirmation message regarding renewal of said contract which is viewable by the insured through the communications network.

12. The computer system as in Claim 10 wherein upon receipt of an answer to said at least one question indicating a change to the insured risk which would affect terms of said contract, said program directing said server to provide through the communications network means to enable entry of explanatory information by the insured regarding the change.

13. A method for renewing by an insured an insurance contract from an insurer and for an insured risk through a computer system having data associated with the insurance contract stored in a contract account file on a system server, the method comprising the steps of:

electronically accessing the contract account file on the system server through a website;

submitting to said system server through said website an answer to at least one question generated by the system server; said at least one question designed to determine if a change has occurred with respect to the insured risk which would affect terms of the contract;

upon submitting an answer to said at least one question
which indicates no change which would affect terms of the
insurance contract, providing means for receiving from the
system server through the website renewal terms for renewal
of said contract; and

electronically accepting said renewal terms through said
website.

14. The method as in Claim 13 further including the step of:
upon submitting an answer to said at least one question
which indicates a change which would affect terms of said
contract, electronically conveying explanatory information
to the insurer.

15. The method as in Claim 13 further including the step of:
selecting the insurance contract to be renewed from a
listing of a plurality of contracts between the insured and
the insurer which is accessible through the website.

Robert A. Reader   Serial No.09/681,410

In the event that the examiner is of the opinion that the prosecution of this application can be advanced thereby, the examiner is invited to contact applicant's attorney at the telephone number listed below.

Respectfully submitted,

Robert A. Reader et al.

By _____

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Certificate of Mailing

I hereby certify that this Preliminary Amendment for application Serial No. 09/681,410, filed March 30, 2001, is being deposited with the United States Postal Service as first class mail in an envelope addressed to BOX: FEE AMENDMENT, Commissioner for Patents, Washington, D.C. 20231 on June 26, 2001.

By _____
Kent R. Erickson

June 26, 2001

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(Date of Signature)

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